



TAX ABATEMENT SUB-COMMITTEE IN CARE OF THE OFFICE OF THE ASSESSOR

City of Burlington, Vermont

City Hall, Room 17, 149 Church Street, Burlington, VT 05401

WEBSITE: www.burlingtonvt.gov/assessor

Voice (802) 865-7114

Fax (802) 865-7116

9/11/2013

Christine Bridges
111 Rivers Edge Dr.
Burlington, VT 05408

RE: The Committee of the Board of Tax Abatement will make the following recommendation to the full Board of Tax Abatement regarding your request for abatement of penalties, interest and / or taxes.

PARCEL ID: 024-1-159-111
LOCATION: 111 Rivers Edge Dr.
AMOUNT REQUESTED: \$1200.72

AMOUNT RECOMMENDED FOR ABATEMENT: \$1200.72

COMMITTEE'S RECOMMENDATION: Abate the penalties and interest due to being manifestly unjust.

MOTION MADE: Mason made motion to grant abatement request. Hartnett 2nd the motion. The motion was unanimous.

COMMITTEE'S REASONS: Committee felt it manifestly unjust to require penalties and interest not discovered at closing due to delinquency from 1995 and on a separate City list. Owner is willing to pay taxes.

Dear Christine Bridges,

The Board of Tax Abatement will make a final decision on your request for tax abatement on **Monday, October 7, 2013**. The Board typically bases their decision on the committee's recommendation from the meetings held on September 4, 2013. You have the right to testify before the Board of Tax Abatement. The hearing will be held at **Contois Auditorium in Burlington City Hall**, during the City Council meeting.

The City Council meeting begins at 7:00 P.M.

If you are planning on attending this meeting, please contact Lori Olberg at 802-865-7136.

Sincerely,

Kenneth Nosek, Associate Assessor
For the Tax Abatement Committee

TAX ABATEMENT REQUEST FORM

Please submit one form per property tax abatement request

Additional copies of this form can be found at www.burlingtonvt.gov/CT/PropertyTax/Abatement

Submit to: Attention: Lori, Burlington City Hall, 2nd Floor—Room 20, 149 Church Street, Burlington, VT 05401

Date of this Request: 8/28/13

Name, Property Owner on Grand List: Christine A. Bridges

Name, Applicant: Christine A. Bridges
(Describe the relationship of applicant to listed owner if the applicant is not the listed owner)

New Owner, Purchase Date: 7-30-2004

Executor/Administrator of Estate: _____

Mailing Address: 111 Rivers Edge Drive

City, State, Zip code: Burlington VT 05401

Applicant's Email and Phone #: Christinebridges155@gmail.com

Location of Property: 111 Rivers Edge Drive

Parcel ID Number (000-0-000-000): 024-1-159-111 or, Res. Condo

Account Number (PPP000000): _____ business personal property
(Can be found on the tax bill or property record card)

Dollar amount you are requesting abated: \$ 1,195.26

Circle abatement type requested: taxes penalties interest pr

Briefly describe your abatement request. You may submit a letter wi

See attached letter

Did McGrady Fair
To pay in 1995?

when did Ms Bridges
know of the delinquency?

Signature Christine A. Bridges Date 8/10/13

Space below is saved for Board notes:

Date received:

RECEIVED
AUG 30 2013
CITY OF BURLINGTON, VERMONT
ASSESSORS OFFICE

RECEIVED
AUG 29 2013
CITY OF BURLINGTON, VERMONT
ASSESSORS OFFICE

111 River's Edge Drive
Burlington, Vermont 05408
September 4, 2013

City of Burlington
149 Church Street
Burlington, VT 05401
Board Members

I would like to thank the board members for their time and consideration regarding this complex issue and for assisting in bringing resolution. In July 2004 I purchased the property in question from Brenda Godfrey. A title search was done at that time and no delinquent taxes or penalties were brought to my or my attorney's attention from the City of Burlington. (See attached Settlement Statement) In 2008 I spoke to Jeff Herwood about an unrelated matter and shortly thereafter he informed me that Ms. Godfrey was delinquent in her taxes for one installment in 1995, and that as the current owner I was responsible for the taxes, penalties and interest. I had never received any official documentation from the City of Burlington stating this nor have I ever received any notice from the city. I was told that there was a process by which an appeal for the penalties and interest took place and Mr. Herwood offered to help me craft a letter. I was not informed about the proper procedure for requesting an appeal, and the matter was left unresolved. During this time I continued to pay my taxes, on time, and did not receive any notification of delinquency. I question if Ms. Godfrey had ever been informed officially by the city of her delinquency. She paid all of her taxes on time for 14 years and allegedly failed to pay one time. It seems likely that given the opportunity, Ms. Godfrey would have taken care of this matter.

Ward and Babb represented me at the time of purchase and did the title search. I contacted them regarding this matter and my attorney was able to get me the proper form I needed to appeal, but we were still operating partially in the dark, because we had not been informed about how far in advance the packet needed to be received by the assessors office in order to be reviewed for the meeting.

Again, thank you for your time and consideration.

Best regards,

A handwritten signature in cursive script that reads "Christine Bridges". The ink is dark and the signature is fluid, with the first and last names being clearly legible despite the cursive style.

Christine Bridges

**A. U.S. Department of Housing
and Urban Development**
B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FMHA	3. <input type="checkbox"/> Conv. Unins.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	
6. File Number 505-04		7. Loan Number
8. Mortgage Ins. Case No.		

Settlement Statement

C. Note:	This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing: they are shown here for information purposes and are not included in the totals.		
D. Name of Borrower:	Christine A. Bridges, 25 Pine Grove Street, Woodstock, NY 12498		
E. Name of Seller:	Brenda H. Godfrey, 111 Rivers Edge Drive, Burlington, VT 05401	TIN:	
F. Name of Lender:			
G. Property Location:	111 Rivers Edge Drive, Burlington, VT 05401		
H. Settlement Agent:	Ward, Kenney & Babb (802) 863-0307	TIN: 03-0328008	
Place of Settlement:	3069 Williston Road, South Burlington, VT 05403		
I. Settlement Date:	7/30/2004	Proration Date:	7/30/2004

J. Summary of Borrower's Transaction				K. Summary of Seller's Transaction			
100	Gross amount due from borrower:			400	Gross amount due to seller:		
101	Contract sales price	152,000.00		401	Contract sales price		
102	Personal property			402	Personal property		
103	Settlement charges to borrower (line 1400)	7,023.00		403			
104	August dues	110.00		404			
105				405			
Adjustments for items paid by seller in advance:				Adjustments for items paid by seller in advance:			
106	City town taxes			406	City town taxes		
107	County taxes			407	County taxes		
108	Assessments 7/30/2004 to 8/1/2004	7.21		408	Assessments 7/30/2004 to 8/1/2004		
109				409			
110				410			
111				411			
112				412			
120	Gross amount due from borrower:	159,140.21		420	Gross amount due to seller:		
200	Amounts paid by or in behalf of the borrower:			500	Reduction in amount due to seller:		
201	Deposit or earnest money	3,000.00		501	Excess deposit (see instructions)		
202	Principal amount of new loan(s)			502	Settlement charges to seller (line 1400)		
203	Existing loan(s) taken subject to			503	Existing loan(s) taken subject to		
204				504	Payoff of first mortgage loan		
205				505	Payoff of second mortgage loan	20,870.72	
206				506			
207				507	Overnight delivery and handling fee for payoff	15.00	
208				508			
209				509			
Adjustments for items unpaid by seller:				Adjustments for items unpaid by seller:			
210	City town taxes 7/1/2004 to 7/30/2004	181.61		510	City town taxes 7/1/2004 to 7/30/2004	181.61	
211	County taxes			511	County taxes		
212	Assessments			512	Assessments		
213				513			
214				514			
215				515			
216				516			
217				517			
218				518			
219				519			
220	Total paid by/for borrower:	3,181.61		520	Total reduction in amount due seller	111,983.08	
300	Cash at settlement from/to borrower:			600	Cash at settlement to/from seller:		
301	Gross amount due from borrower (line 120)	159,140.21		601	Gross amount due to seller (line 420)	152,007.21	
302	Less amount paid by/for borrower (line 220)	3,181.61		602	Less total reduction in amount due seller (line 520)	111,983.08	
303	CASH (X)FROM ()TO BORROWER	155,958.60		603	CASH ()FROM (X)TO SELLER	40,024.13	

700.	Total sales/broker commission	based on : \$152,000.00 @ 3.00% = \$4,560.00	Paid From	Paid From
	Division of commission (line 700) as follows:		Borrower's	Seller's
701.	\$4,560.00	to Century 21 - Jack Associates	Funds at	Funds at
702.			Settlement	Settlement
703.	Commission paid at settlement \$4,560.00		4,560.00	
704.				
800.	Items payable in connection with loan			
801.	Loan origination fee			
802.	Loan discount			
803.	Appraisal fee			
804.	Credit report			
805.	Lender's inspection fee			
806.	Mortgage insurance application fee			
807.	Assumption fee			
808.	Tax Service			
809.	Flood Certification Fee			
810.				
811.				
812.				
900.	Items required by lender to be paid in advance			
901.	Interest from			
902.	Mortgage insurance premium for			
903.	Hazard insurance premium for			
904.				
905.				
1000.	Reserves deposited with lender			
1001.	Hazard insurance			
1002.	Mortgage insurance			
1003.	City property taxes			
1004.	County property taxes			
1005.	Annual assessments (maint)			
1006.				
1007.				
1008.				
1009.	Aggregate Adjustment			
1100.	Title charges			
1101.	Settlement or closing fee			
1102.	Abstract or title search			
1103.	Title examination			
1104.	Title insurance binder			
1105.	Document preparation			
1106.	Notary fees			
1107.	Attorney's fees to	Ward, Kenney & Babb	542.00	
	includes above items no			
1108.	Title insurance			
	includes above items no			
1109.	Lender's coverage			
1110.	Owner's coverage			
1111.	Seller's Attorney's Fees	to Suzanne M Hebele		274.00
1112.				
1113.	Title Insurance Commission			
1200.	Government recording and transfer charges			
1201.	Recording fees:	Deed \$21.00 Release \$7.00	21.00	7.00
1202.	City/county tax/stamps:			
1203.	State tax/stamps:			
1204.				
1205.	Transfer Tax	to Vermont Department of Taxes	1,901.00	
1206.				
1300.	Additional settlement charges			
1301.	Survey			

111 River's Edge Drive
Burlington, Vermont 05408
August 10, 2013

City of Burlington
149 Church Street
Burlington, VT 05401
To Whom it may concern:

Hello, my name is Christine Bridges. In July of 2004 I purchased the above property from Brenda Godfrey. A title search was done at that time and there were no delinquent taxes or penalties brought to my or my attorney's attention from the city of Burlington. In 2008 I spoke to Jeff Herwood about an unrelated matter and shortly thereafter he informed me about the delinquent taxes that Ms. Godfrey had failed to pay in 1995. He told me that an abatement was possible and that he would help me craft a letter. Mr. Herwood never followed through with that assistance. I never received notification from the city of Burlington or from Mr. Herwood concerning these delinquent taxes. I never received anything official in the mail. I spoke with Mr. Herwood on a few other occasions and there was never any follow through on his part concerning the abatement process. I wonder if Ms. Godfrey had ever been informed officially as well, since she always paid her taxes on time for almost 15 years and likely would have resolved this matter herself. I too have never been late paying my taxes since I acquired the property in 2004.

I hope that this matter can be resolved soon.

Best regards,



Christine Bridges

RECEIVED
2013 AUG 29 12:44
BURLINGTON
TREASURER'S OFFICE

ABLE TO:
MAIL TO:

CITY OF BURLINGTON

149 CHURCH STREET
BURLINGTON VERMONT 05401
802-865-7000

This is the only bill you will
receive. Please forward to new
owner if property is sold.

Location: 111 RIVERS EDGE DR III

TAX BILL

PARCEL ID	BILL DATE	TAX YEAR
1-159.111	07/01/2013	2013-2014

1906251

SPAN # 114-035-10744 SCL CODE: 035

NER

BRIDGES CHRISTINE A
111 RIVERS EDGE DRIVE
BURLINGTON VT 05408

HOUSESITE VALUE 154,400
HOUSESITE EDUCATION TAX 2,355.68
HOUSESITE MUNICIPAL TAX 1,170.96
HOUSESITE TOTAL TAX 3,526.64

RETAIN FOR INCOME TAX PURPOSES

ASSESSED VALUE	HOMESTEAD	NON RESIDENTIAL
154,400	154,400	

TOTAL TAXABLE VALUE	154,400	154,400
GRAND LIST VALUES	1,544.00	1,544.00

For more information about how education
tax rates are determined, go online to:
www.state.vt.us/tax/pvredtaxrates.shtml

QUESTIONS ABOUT YOUR STATE PAYMENT
(PROPERTY TAX ADJUSTMENT) OR HOMESTEAD
DECLARATION SHOULD BE DIRECTED
TO THE STATE OF VERMONT TAX DEPT.
AT 866-928-2865 (TOLL FREE IN STATE)
OR 802-828-2865 (LOCAL OR OUT
OF STATE).

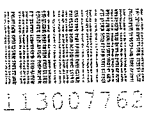
TAX RATE NAME	TAX RATE	TAXES
MUNICIPAL	2.7584	1170.96
HOMESTEAD EDUCATION	1.5117	2355.68

RECEIVED
JUL 29 12:44
BURLINGTON CLERK
TREASURER'S OFFICE

1ST PAYMENT	2ND PAYMENT	3RD PAYMENT	4TH PAYMENT	TOTAL TAX
08/12/2013	10/12/2013	02/12/2014	06/12/2014	3,526.64
534.91	534.91	534.91	534.91	1387.00
STATE PAYMENTS				2139.64

CITY OF BURLINGTON
TAX YEAR 2013-2014

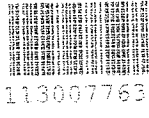
2ND PAYMENT DUE	
11/12/2013	
OWNER NAME	
BRIDGES CHRISTINE A	
PARCEL ID	
024-1-159.111	
AMOUNT DUE	534.91



113007762

CITY OF BURLINGTON
TAX YEAR 2013-2014

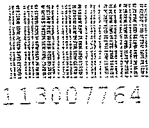
2ND PAYMENT DUE	
08/12/2014	
OWNER NAME	
BRIDGES CHRISTINE A	
PARCEL ID	
024-1-159.111	
AMOUNT DUE	534.91



113007763

CITY OF BURLINGTON
TAX YEAR 2013-2014

4TH PAYMENT DUE	
06/12/2014	
OWNER NAME	
BRIDGES CHRISTINE A	
PARCEL ID	
024-1-159.111	
AMOUNT DUE	534.91



113007764



View on Map



Permit History



Property Tax Calculator

Property Summary

Parcel ID	024-1-159-111	Address	111 RIVERS EDGE DR Unit 111	Owner(s)	BRIDGES CHRISTINE A
SPAN Number	114-035-10744	Land Use	Residential Condo		
Mailing Address	111 RIVERS EDGE DRIVE, BURLINGTON, VT 05408				

Current Assessed Values

Total Value	\$154,400.00	Building Value	\$154,400.00	Land Value	\$0.00	Yard Items	\$0.00
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Current Property Taxes

Total Property Taxes	\$3,526.64	HS-131	Yes	Pct Business	0	Pct Rental	0
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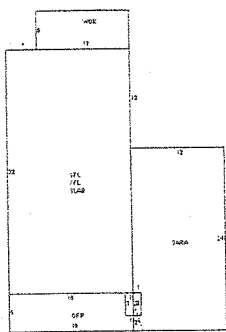
Most Recent Sales Information

Grantor	Sale Date	Sale Price	Book & Page
GODFREY BRENDA H.	7/30/2004	152,000.00	882-779
GODFREY BRENDA H	5/11/2001	1.00	681-106
GODFREY MICHAEL J & BRENDA H	4/18/1990	91,350.00	415-325

Property Details

Grade	AVERAGE PLUS	Heat Type	HOT AIR	Heat Fuel	GAS
Acres	0.00	Gross Area	1,970.00	Finished Area	1,030.00
Building Type	TOWNHS END	Year Built	1991	Units	1
Rooms	5	Bedrooms	2	Baths (Full/Half)	1 / 0
Zoning	RL	Foundation	S	Depreciation	8.40 %

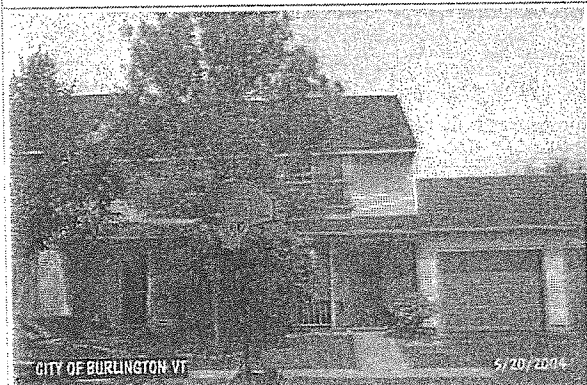
Sketched Areas



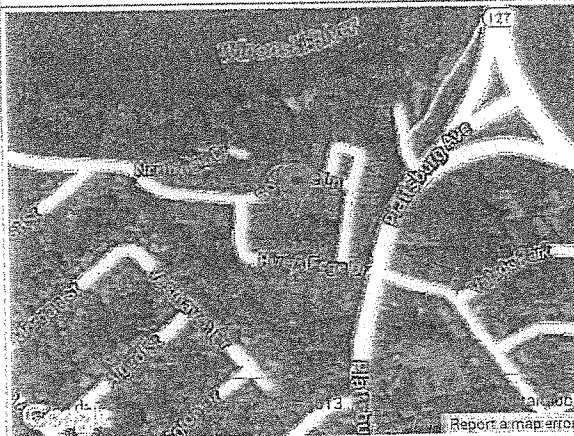
Card #	Area	Description	Gross Area	Finished Area
1	FFL	1ST FLOOR	512	512
1	GARA	GARAGE ATTCH	288	0
1	OFF	OPEN PORCH	80	0
1	OVH	OVERHANG	6	6
1	SFL	2ND FLOOR	512	512
1	SLAB	SLAB FNDTN	512	0
1	WDK	WOOD DECK	60	0

Map & Image

Image(s)



Location Map



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2013/ABST

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BURLINGTON CLERK
TREASURER'S OFFICE

2013 AUG 29 P 12:44

RECEIVED

From: [christine_bridges](#)
To: [Cathy Colt](#)
Subject: Re: FW: 111 Rivers Edge Drive/Christine Bridges
Date: Friday, August 02, 2013 9:31:10 AM

Thanks Cathy. I'll send that to you as soon as I get it.

Christine

On Fri, Aug 2, 2013 at 9:08 AM, Cathy Colt <ccolt@wardandbabb.com> wrote:

Christine-

See the email from Jeff Herwood below.

I printed off the form. Jeff indicated that you should state that you are willing to pay the base amount of 545.68 if they abate the penalties and interest.

I will be sending this by mail with a stamped, self-addressed envelope so you can. Please review, describe your abatement request in the space provided and sign and date the form. Please return the signed document to me and I will submit it with a copy of the tax bill and property record card. The request will most likely not be reviewed until early September.

If you have any questions, please let me know.

Thanks

Cathy

Cathy (Catherine) M. Colt

Real Estate Paralegal

Ward & Babb

3069 Williston Road

South Burlington, VT 05403

Phone: (802) 863-0307/Fax: (802) 863-4587

ccolt@wardandbabb.com

www.wardandbabb.com

IRS CIRCULAR 230 DISCLAIMER: In order to ensure compliance with the requirements imposed by the IRS, we inform you that any tax advice contained in this communication (including attachments) was not intended or written to be used, and cannot be used, for the purpose of (i) avoiding tax-related penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any matters addressed herein.

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Should you receive this transmission in error, please notify the sender at ccolt@wardandbabb.com.

From: Jeffrey A. Herwood [<mailto:jherwood@burlingtonvt.gov>]
Sent: Tuesday, July 30, 2013 12:40 PM
To: Cathy Colt
Subject: RE: 111 Rivers Edge Drive/Christine Bridges

Good afternoon,

The base amount is 545.68. You should write a letter to the Board of Abatement and request the P&I be abated and that you are willing to pay the tax. The abatement request form is on the COB web page, here:

http://www.burlingtonvt.gov/uploadedFiles/BurlingtonVTgov/Departments/Clerk-Treasurers_Office/Property_Taxes/TAX%20ABATEMENT%20FORM%202012_City%20of%20Burlington.%20VT.pdf

We are scheduling a meeting early September.

Jeff

From: Cathy Colt [<mailto:ccolt@wardandbabb.com>]
Sent: Tuesday, July 30, 2013 12:16 PM
To: Jeffrey A. Herwood
Cc: christinebridges155@gmail.com
Subject: 111 Rivers Edge Drive/Christine Bridges

Jeff-

In the process of updating the title to this property, we found that there were past due taxes in the amount of \$1,740.94. What we are trying to determine is the base amount that was delinquent prior to the penalty and interest.

We would like to come to a resolution of this issue? What is the City's position on this?

Please respond as soon as possible.

Best,
Cathy

Cathy (Catherine) M. Colt

Real Estate Paralegal

Ward & Babb

3069 Williston Road

South Burlington, VT 05403

Phone: (802) 863-0307/Fax: (802) 863-4587

ccolt@wardandbabb.com

www.wardandbabb.com

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Should you receive this transmission in error, please notify the sender at ccolt@wardandbabb.com.

BURLINGTON, VT

[illegible]

LAND SECTION (First 7 lines only)

Total AC/HA:	0.00000	Total SF/SM:	0.00
--------------	---------	--------------	------

Total.

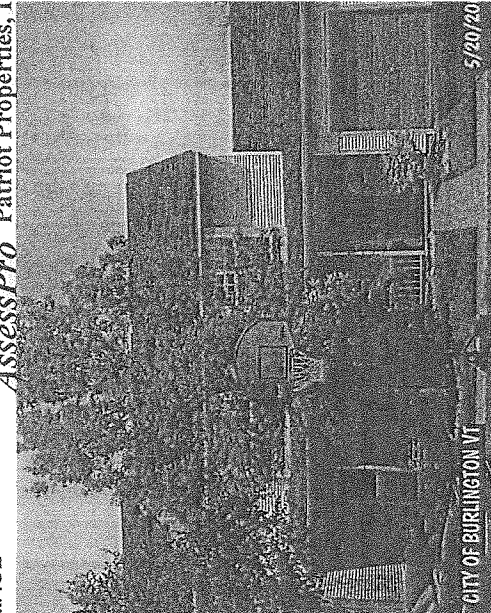
2013

Parcel LUC:	RC	Res Condo	Prime NB Desc	RIVERS EDGE
			Total:	\$0 Credit
			Total:	

Parcel LUC: RC	Res Condo	Prime NB Desc	RIVERS EDGE	Total:
----------------	-----------	---------------	-------------	--------

Sal Credit	Total
0.00	0.00

2013

[illegible][illegible]

City of Burlington - NEMRC Tax Administration Version - 8.1d

File Edit Window Help About NEMRC

Cash Receipts

1. Parcel ID: 024-14-158 101 Find Year: 1995 Find

2. Payer Name: BRIDGES CHRISTINE A Find Location: N

3. Address: 111 RIVERS EDGE DR 111

	Payment 1	Payment 2	Payment 3	Payment 4	TOTAL
Due Date	09/12/1993	11/12/1994	03/12/1995	05/12/1995	
Principal Due	545.68	0.00	0.00	0.00	545.68
Interest Due	1,200.72	0.00	0.00	0.00	1,200.72
Penalty Due	0.00	0.00	0.00	0.00	0.00
Other Due	0.00				
TOTAL	1,746.40	0.00	0.00	0.00	1,746.40

4. Check #

5. Receipt #

6. Amount: 1,746.40 Apply Credit: 0.00

7. Deposit: 900065.0

8. Date: 09/03/2013

9. Payment 1: 545.68 Payment 2: 0.00 Payment 3: 0.00 Payment 4: 0.00

10. Interest: 1,200.72 Penalty: 0.00 Other: 0.00

OK Receipt Cancel

Bridges

City of Burlington - NEMRC Tax Administration Version - B.1d

File Edit Window Help About NEMRC

Cash Receipts

1. Ca Parcel ID: 024-1-158 148 Find Year: 1995 Find

2. Po Name: BRIDGES,CHRISTINE A Find Location: N

3. Ad Name 2: 0

Address: 111 RIVERS EDGE DR,111

	Payment 1	Payment 2	Payment 3	Payment 4	TOTAL
Due Date	08/12/1994	11/12/1994	03/12/1995	05/12/1995	
Principal Due	545.68	0.00	0.00	0.00	545.68
Interest Due	1,200.72	0.00	0.00	0.00	1,200.72
Penalty Due	0.00	0.00	0.00	0.00	0.00
Other Due	0.00				
TOTAL	1,746.40	0.00	0.00	0.00	1,746.40

4. Ca

5. Ca

6. Ch

7. Ad

8. Re

9. Re

10. Dis

	Payment 1	Payment 2	Payment 3	Payment 4
Principal	545.68	0.00	0.00	0.00
Interest	1,200.72	0.00	0.00	0.00
Penalty	0.00	0.00	0.00	0.00
Other	0.00			

Check #:

Receipt #:

Amount: 1,746.40

Deposit #: 900065.0

Date: 09/03/2013

Apply credit: 0.00

OK Receipt Cancel

By: HLD

City of Burlington - NEMRC Tax Administration Version - B.1d

File Edit Window Help About NEMRC

Cash Receipts

1. Parcel ID: 024-1458 LIA Find Year: 1995 Find

2. Payer Name: BRIDGES, CHRISTINE A Find Location: N

3. Address: 111 RIVERS EDGE DR 111

	Payment 1	Payment 2	Payment 3	Payment 4	TOTAL
4. Cash Due Date: 08/12/1994 11/12/1994 03/12/1995 05/12/1995					
5. Cash Principal Due	545.68	0.00	0.00	0.00	545.68
Interest Due	1,200.72	0.00	0.00	0.00	1,200.72
6. Check Penalty Due	0.00	0.00	0.00	0.00	0.00
Other Due	0.00				
7. Address TOTAL	1,746.40	0.00	0.00	0.00	1,746.40
8. Receipt Avail Credit					0.00
9. Receipt TOTAL DUE					1,746.40
10. Dis Amount	1,746.40	0.00			
Deposit	900096.0				
Date	09/03/2013				

OK Receipt Cancel

Interest Due \$1200.72
Principal Due \$ 545.68

City of Burlington - NFARC Tax Administration Version - 8.1d

File Edit Window Help About NEMRC

Cash Receipts

Parcel ID: 024-1-159 111 Find 1995 Find Print Cancel

Name: BRIDGES CHRISTINE A Find Location: N

Name 2: 0

Address: 111 RIVERS EDGE DR 111

	Payment 1	Payment 2	Payment 3	Payment 4	TOTAL
Due Date	08/12/1994	11/12/1994	03/12/1995	05/12/1995	
Principal Due	545.68	0.00	0.00	0.00	545.68
Interest Due	1,200.72	0.00	0.00	0.00	1,200.72
Penalty Due	0.00	0.00	0.00	0.00	0.00
Other Due	0.00				
TOTAL	1,746.40	0.00	0.00	0.00	1,746.40

Arbit Credit: 0.00 TOTAL DUE: 1,746.40

Check # P1 Memo Principal 545.68 Payment 2 0.00 Payment 3 0.00 Payment 4 0.00

Receipt # Apply Credit Interest 1,200.72 0.00 0.00 0.00

Amount 1,746.40 0.00 Penalty 0.00 0.00 0.00 0.00

Deposit # 900085.0 Other 0.00

Date 09/03/2013

OK Receipt Cancel 17.3 up

Did McGroffrey Fail
To pay in 1995?

When did Ms Bridges
Know of the Delinquency?

She learned in 2008 - did not address the
error.

Is Christine willing to pay the principal
Taxes.

Taxes
Penalties
Interest